

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

CHAPTER 13

United States Courts
Southern District of Tex
FILED

SUMMARY OF SCHEDULES

JAN 7 2003

Michael N. Milby, Clerk

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$32,000.00		
B - Personal Property	Yes	4	\$770.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$39,075.31	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$1,575.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		\$16,330.58	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1		\$1,635.00	
J - Current Expenditures of Individual Debtor(s)	Yes	1		\$1,134.00	
Total Number of Sheets of ALL Schedules >	15				
Total Assets >			\$32,770.00		
Total Liabilities >				\$56,980.89	

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

CHAPTER 13

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
1122 Zoe Houston, TX 77020	Homestead	-	\$32,000.00	\$31,004.31
			\$32,000.00	\$31,004.31

**UNITED STATES BANKRUPTCY COURT
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HOUSTON DIVISION**

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	Cash On Hand	-	\$20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and home-stead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.	X	Misc HHG	-	\$350.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Clothing	-	\$400.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
		Total >		\$770.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)*Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			Total >	\$770.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

CHAPTER 13

SCHEDULE B (PERSONAL PROPERTY)*Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
			Total >	\$770.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
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IN RE: Ortiz: Alma

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CHAPTER 13

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under. (Check one box)

- 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
1122 Zoe Houston, TX 77020	11 U.S.C. Sec. 522(d)(1)	\$995.69	\$32,000.00
Cash On Hand	11 U.S.C. Sec. 522(d)(5)	\$20.00	\$20.00
Misc HHG	11 U.S.C. Sec. 522(d)(3)	\$350.00	\$350.00
Clothing	11 U.S.C. Sec. 522(d)(3)	\$400.00	\$400.00

IN RE Ortiz: Alma

Debtor

CASE NO 02-44438-H5-13

(If Known)

Joint Debtor

CHAPTER 13

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS) Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: 13250016-6			DATE INCURRED: NATURE OF LIEN Homestead COLLATERAL 1122 Zoe Houston, TX REMARKS			\$18,721.02	
Homeside Lending P.O. Box 44255 Jacksonville, FL 32231-4255			COLLATERAL VALUE \$32,000.00				
ACCT #: 13250016-6			DATE INCURRED Various NATURE OF LIEN Arrearage claim COLLATERAL 1122 Zoe Houston, TX REMARKS			\$12,283.29	
Homeside Lending P.O. Box 44255 Jacksonville, FL 32231-4255			COLLATERAL VALUE \$32,000.00				
ACCT #: 0875 6845 6298 2804			DATE INCURRED NATURE OF LIEN Credit Card COLLATERAL. AC Unit REMARKS:			\$8,071.00	\$0.00
HRS P.O. Box 7010 Anaheim, CA 92850-7010			COLLATERAL VALUE \$8,071.00				
ACCT #:			DATE INCURRED: NATURE OF LIEN: COLLATERAL: REMARKS				
			COLLATERAL VALUE				
ACCT #:			DATE INCURRED: NATURE OF LIEN: COLLATERAL. REMARKS:				
			COLLATERAL VALUE.				
Total for this Page (Subtotal) >						\$39,075.31	\$0.00
Running Total >						\$39,075.31	\$0.00

No continuation sheets attached

Total for this Page (Subtotal) >

Running Total >

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Ortiz: Alma

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CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of \$4,650 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to a maximum of \$4,650 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

Deposits by individuals

Claims of individuals up to a maximum of \$2,100 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment. The amounts shown above were effective beginning April 1, 2001.

IN RE. Ortiz: Alma

Debtor

CASE NO 02-44438-H5-13

(If Known)

Joint Debtor

CHAPTER 13

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

Continuation Sheet No. 1

TYPE OF PRIORITY	Administrative allowances			CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM					
ACCT #:			DATE INCURRED. CONSIDERATION: Attorney Fees REMARKS				\$1,575.00	\$1,575.00
ACCT #:			DATE INCURRED. CONSIDERATION REMARKS					
ACCT #:			DATE INCURRED. CONSIDERATION REMARKS					
ACCT #:			DATE INCURRED. CONSIDERATION REMARKS					
ACCT #:			DATE INCURRED. CONSIDERATION REMARKS					
ACCT #:			DATE INCURRED. CONSIDERATION REMARKS					
ACCT #:			DATE INCURRED. CONSIDERATION REMARKS					
Total for this Page (Subtotal) >							\$1,575.00	\$1,575.00
Running Total >							\$1,575.00	\$1,575.00

IN RE: Ortiz: Alma

Debtor

CASE NO. 02-44438-H5-13

(If Known)

Joint Debtor

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #:		DATE INCURRED: CONSIDERATION Deficiency REMARKS				\$10,914.79
Arcadia Financial P.O. Box 1472 Minneapolis, MN 55440-1472						
ACCT # 83170521317991		DATE INCURRED CONSIDERATION Loan REMARKS				\$1,112.00
Beneficial P.O.Box 10640 Virginia Beach, VA 23450						
ACCT #:		DATE INCURRED CONSIDERATION Credit Card REMARKS				\$150.00
FNANB/Circuit City P.O.Box 42395 Richmond, VA 23286-5689						
ACCT #. 541030638		DATE INCURRED CONSIDERATION Credit Card REMARKS				\$837.35
Foleys P.o.Box 1971 Houston, TX 77251-1971						
ACCT # 167300198568		DATE INCURRED CONSIDERATION Credit Card REMARKS				\$500.00
Gordon's Jewelry Box 8501 San Marcos, TX 78666-8501						
ACCT #: 971033729		DATE INCURRED CONSIDERATION Collecting for Montgomery Ward REMARKS. Montgomery Ward Acct# CS1B80732656499				\$804.79
Midland Credit Management, Inc 5775 Roscoe Court San Diego, CA 92123						
ACCT #: 6275 7039 126		DATE INCURRED: CONSIDERATION Credit Card REMARKS				\$468.00
Retailers National Bank/Mervyns P.O. Box 740933 Dallas, TX 75374						

1

continuation sheets attached

Total for this Page (Subtotal) >

\$14,786.93

Running Total >

\$14,786.93

IN RE: Ortiz: Alma
 Debtor
 Joint Debtor

CASE NO 02-44438-H5-13
 (If Known)

CHAPTER 13

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

Continuation Sheet No. 1

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: 701 823 437 90 Retailers National BankTarget P.o.Box 59231 Minneapolis, MN 55459		DATE INCURRED CONSIDERATION: Credit Card REMARKS				\$320.28
ACCT #: Sears Roebuck & Co P.O.Box 29 Boise, ID 83707-9849		DATE INCURRED CONSIDERATION: Credit Card REMARKS				\$1,223.37
ACCT #:		DATE INCURRED CONSIDERATION: REMARKS				
ACCT #:		DATE INCURRED CONSIDERATION: REMARKS				
ACCT #:		DATE INCURRED CONSIDERATION: REMARKS				
ACCT #:		DATE INCURRED CONSIDERATION: REMARKS				
ACCT #:		DATE INCURRED CONSIDERATION: REMARKS				
ACCT #:		DATE INCURRED: CONSIDERATION. REMARKS:				
Total for this Page (Subtotal) >						\$1,543.65
Running Total >						\$16,330.58

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

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CHAPTER 13

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

- Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

**UNITED STATES BANKRUPTCY COURT
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CHAPTER 13

SCHEDULE H (CODEBTORS)

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
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CHAPTER 13

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Separated	Alejandro Ramirez Jr Elizabeth A. Ortiz Jesse A Ortiz Valerie Ortiz	3 yrs 18 yrs 12 yrs 5 yrs	Grandson Daughter Son Daughter			
Employment	Debtor	Spouse				
Occupation	Clerk					
Name of Employer	Thompson Paper Products					
How Long Employed	8 yrs					
Address of Employer	2727 West 11th Street Houston, TX					

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly)

DEBTOR**SPOUSE**

Estimated monthly overtime

\$1,520.00

\$0.00

SUBTOTAL**LESS PAYROLL DEDUCTIONS**

\$1,520.00

- A. Payroll taxes (includes social security tax if B. is zero) \$43.00
- B Social Security Tax \$117.00
- C. Insurance \$0.00
- D. Union dues \$0.00
- E. Retirement \$0.00
- F. Other (specify) _____ \$0.00
- G. Other (specify) _____ \$0.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$160.00

TOTAL NET MONTHLY TAKE HOME PAY

\$1,360.00

Regular income from operation of business or profession or farm (attach detailed stmt)

\$0.00

Income from real property

\$0.00

Interest and dividends

\$0.00

Alimony, maintenance or support payments payable to debtor for the debtor's use or
that of the dependents listed above

\$0.00

Social Security or other government assistance (specify)

\$0.00

Pension or retirement income

\$0.00

Other monthly income (specify below)

1. Daughter's contribution

\$275.00

2. _____

\$0.00

3. _____

\$0.00

TOTAL MONTHLY INCOME

\$1,635.00

TOTAL COMBINED MONTHLY INCOME \$1,635.00

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**UNITED STATES BANKRUPTCY COURT
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SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	\$370.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	
Utilities: Electricity and heating fuel	\$150.00
Water and sewer	\$80.00
Telephone	\$50.00
Other:	
Home maintenance (repairs and upkeep)	
Food	\$250.00
Clothing	\$50.00
Laundry and dry cleaning	\$15.00
Medical and dental expenses (not covered by insurance)	\$20.00
Transportation (not including car payments)	\$100.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	
Health	
Auto	\$49.00
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto	
Other:	
Other:	
Other:	
Alimony, maintenance, and support paid to others	
Payments for support of additional dependents not living at debtor's home	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other:	
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,134.00
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$1,635.00
B. Total projected monthly expenses (including separate spouse budget if applicable)	\$1,134.00
C. Excess income (A minus B)	\$501.00
D. Total amount to be paid into plan each	Variable
	(interval)
	Variable

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

CHAPTER 13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 1-7-03

Signature Alma Ortiz
Ortiz: Alma

Date _____

Signature _____

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

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SOUTHERN DISTRICT OF TEXAS
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IN RE: Ortiz: Alma

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CHAPTER 13

United States Courts
Southern District of Texas
FILED

STATEMENT OF FINANCIAL AFFAIRS

W JAN 7 2003

Michael N. Milby, Clerk

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
\$16720	2002 Income from employment
\$17656	2001 Income from employment
\$12559	2000 Income from employment

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed)

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5. Repossessions, foreclosures and returns

- None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

- None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

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CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

10. Other transfers

None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments, shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

16. Spouses and Former Spouses

- None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.
-

17. Environmental Information

For the purpose of this question, the following definitions apply.

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.
-

- None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.
-

- None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.
-

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

20. Inventories

- None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

- None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

- None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

- None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

- None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

- None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

- None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case

24. Tax Consolidation Group

- None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

CHAPTER 13

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 6

25. Pension Funds

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of 7 sheets, and that they are true and correct.

Date 1-7-03

Signature _____
of Debtor Ortiz: Alma

Date _____

Signature _____
of Joint Debtor
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C.
Sections 152 and 3571*

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: Ortiz: Alma

CASE NO 02-44438-H5-13

Debtor(s)

CHAPTER 13

NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S)

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$200.00 filing fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. In a Chapter 7 case, a trustee secures for the bankruptcy estate all your assets which the trustee may obtain under the applicable provisions of the Bankruptcy Code. You may claim certain of your property exempt under governing law. The trustee may then liquidate the non-exempt property as necessary and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code
3. The purpose of filing a Chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$185.00 filing fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for Chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period of time allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under Chapter 13, unlike Chapter 7, you may keep all of your property, both exempt and non-exempt, as long as you continue to make payments under the plan
4. After completion of payments under your plan your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long-term secured obligations.

Chapter 11: Reorganization (\$830.00 filing fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a Chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer (\$230.00 filing fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to Chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

ACKNOWLEDGEMENT

I hereby certify that I have read this notice on this 7 day of January, 2003.

Alma Ortiz
Ortiz: Alma

Debtors: Ortiz: Alma

Case No.: 02-44438-H5-13

MEETING at Court = EACH Debtor MUST ATTEND. You'll be NOTIFIED!U.S. Federal Bldg., 515 Rusk, Houston, Tx 77002. 3rd Floor. Room 3401. The Court will NOTIFY you as to Hour & Date.What EACH Debtor MUST BRING: Copies of Last 3 PAYSTUBS, SOCIAL SECURITY CARD, Picture ID (Gov't issued)**Income Tax RETURNS** for EACH Debtor ... for ALL years ... NOT already filed with IRS.Just the paper RETURNS *. MUST be FILED at Mickey Leland Federal Bldg., 1919 SMITH St., Houston, Tx.77002 ...
within 60 days of Filing of your Ch. 13 case ... OR ... your case may be DISMISSED !!!

* Any IRS DEBT will be paid through the Ch. 13 Plan.

PAYMENTS I MUST MAKEI UNDERSTAND that I will ... **LOSE** my property ... If I fail to make the following payments.

A. To <u>Court TRUSTEE</u> :	\$ 500 beginning	1 / / 03	thru	12 / / 06
	\$ 525 beginning	1 / / 07	thru	12 / / 07
	\$ _____.	... beginning	_____ / _____	thru	_____ / _____
	\$ _____.	... beginning	_____ / _____	thru	_____ / _____
	\$ _____.	... beginning	_____ / _____	thru	_____ / _____
	\$ _____.	... beginning	_____ / _____	thru	_____ / _____

Hon. Daniel O'Connell , Ch. 13 Trustee, P.O. Box 2255 , Memphis, TENN. 38101-2255
EVERY month !!! DON'T miss ANY !!!The Trustee will pay the following creditor(s): Homeside Lending (arrears ONLY); HRS (ba1); Hallie Gill (ba1); and to all Unsecured creditors with allowed claims.B. To each MORTGAGE CO. = Direct = 1st Lien = 2nd Lien = 3rd Lien, etc.:I must make all regular HOUSE Payment(s) ... plus Late Charges (if late) ... EACH & EVERY MONTH ...
UNTIL the debt is PAID-OFF. EVERY month !!! DON'T miss ANY !!!

To: Homeside begin 1/2003 To: _____ begin _____ To: _____ begin _____

C. To Creditor(s) DIRECT:I must make a regular payment ... EACH & EVERY MONTH ... until the debt is paid-off
to EACH of the following: N/A EVERY month !!! DON'T miss ANY !!!**INSURANCE** = I UNDERSTAND that ... I will ... **LOSE** my property (home, auto, etc.)
... if I fail to keep the required insurance in force.This schedule supercedes any previous schedule.EXPLAINED by the Attorney. READ, UNDERSTOOD & AGREED by me. I have received a copy hereof.Debtor: X Alma Ortiz Date: 1-7-03Debtor: X Alma Ortiz Date: 1-7-03